


2021 Summary | Benefit Plan Changes




 Health Insurance: UMR will continue to be our provider for health insurance. ***We are excited to announce that there will be a DECREASE in Employee HDHP premiums for 2021!***

The following are the plan and premiums that are *effective on January 1, 2021*:


Qualified High Deductible Health Plan (QHDHP)				
Coverage Level	Monthly Premium	Employer Share/month	Employee Share/month	Employee Share/Payroll
Employee Only	\$649.70	\$557.70	\$92.00	\$46.00
Employee + Spouse	\$1,240.94	\$956.94	\$284.00	\$142.00
Employee + Child(ren)	\$1,085.00	\$829.00	\$256.00	\$128.00
Family	\$1,676.22	\$1,266.22	\$410.00	\$205.00

It is recommended that the QHDHP be used in conjunction with a Health Savings Account (HSA). If you elect this QHDHP plan and contribute towards your Health Savings Account (HSA) via payroll deduction, the company will match **100% per pay period (with limits)** to your HSA that coincides with your enrollment.


Health Savings Account (HSA) Annual Match Limits	
Coverage Level	Annual Match Limit
Employee Only	\$750
Employee + Spouse	\$1,000
Employee + Child(ren)	\$1,000
Family	\$1,500


 Dental Insurance: SunLife will continue to be our dental provider. ***There will be no premium changes for this new plan year.***

Coverage Level	Cost Per Pay Period
Employee	\$13.10
Employee + 1	\$26.54
Employee + 2 or more	\$42.80

 Vision Insurance: Vision insurance will continue to be offered through EyeMed. ***There will be no premium changes for this new plan year.***

Coverage Level	Cost Per Pay Period
Employee	\$2.33
Employee + Spouse	\$4.41
Employee + Child(ren)	\$4.63
Family	\$6.81

 Voluntary Life Insurance & Short/Long Term Disability: Mutual of Omaha will continue to be our provider for voluntary life insurance as well as for both short and long-term disability. ***There will be no premium changes for this new plan year.***

 Critical Illness and Accident Insurance: Critical Illness and Accident insurance will continue to be offered through Allstate. ***There will be no premium changes for this new plan year.***

For further details on offered benefits, please refer to the *Engagement & Wellbeing Guide*.